

United States Bankruptcy Court  
District of Arizona

In re:  
TRACI L. BROWN  
Debtor

Case No. 11-27750-SHG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0970-2

User: gilbertt  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db +TRACI L. BROWN, 417 E. WIKIEUP LANE, PHOENIX, AZ 85024-1634  
aty +EMILY LISANNE FAHRENBACH, HEUPEL LAW, 2375 E CAMELBACK RD #600, PHOENIX, AZ 85016-3493  
tr +EDWARD J. MANEY, 101 N. FIRST AVE., SUITE 1775, PHOENIX, AZ 85003-1927  
10831921 +BAYVIEW LOAN SERVICING, LLC, C/O EDWARD G. SCHLOSS, 3637 MOTOR AVE., SUITE 220,  
LOS ANGELES, CA 90034-4884  
14166423 +BAYVIEW LOAN SERVICING, LLC, C/O EDWARD G. SCHLOSS, 3637 Motor Avenue, Suite 220,  
Los Angeles, California 90034-4884  
10831922 +Bureau of Medical Economics, 326 East Coronado Rd., Phoenix AZ 85004-1524  
10831931 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, PO Box 182676, Columbus OH 43218)  
11477135 +City of Phoenix Housing Department, 251 West Washinton Street, 4th Floor,  
Phoenix, AZ 85003-2295  
10831929 +Computer Credit, Inc., Claim Dept 003390, 640 W 4th Street, PO BOX 5238,  
Winston Salem NC 27113-5238  
10831935 Mary Jo Simkons, 34980 Panorama Circle, Gilbert AZ 85234  
10831936 +Michael P. Ross LLC, 8575 E. Princess Dr. #209, Scottsdale AZ 85255-5441  
11062071 +++Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541-1067  
10831938 +Simmons and Gottfried, PLLC, 8160 E Butherus Dr. Suite #7, Scottsdale AZ 85260-2523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: AZDEPREV.COM Aug 24 2016 00:23:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 24 2016 00:51:47  
BAYVIEW LOAN SERVICING LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1837  
cr +EDI: OPHSUBSID.COM Aug 24 2016 00:23:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVE, STE 400, SEATTLE, WA 98121-3132  
10831917 EDI: AZDEPREV.COM Aug 24 2016 00:23:00 Arizona Department of Revenue, PO Box 29070,  
Phoenix AZ 85038-9070  
10831918 +E-mail/Text: bankruptcy.notices@arizonafederal.org Aug 24 2016 00:51:58 Arizona Fcu,  
Po Box 60070, Phoenix AZ 85082-0070  
10831919 +E-mail/Text: bankruptcy.notices@arizonafederal.org Aug 24 2016 00:51:58 Arizona Fcu,  
5151 N 19 Ave, Phoenix AZ 85015-3226  
10842417 EDI: BANKAMER2.COM Aug 24 2016 00:23:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
10831920 +EDI: BANKAMER2.COM Aug 24 2016 00:23:00 Bank Of America, Po Box 17054,  
Wilmington DE 19850-7054  
10831925 EDI: CITICORP.COM Aug 24 2016 00:23:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20507, Kansas City MO 64195  
10831926 EDI: CITICORP.COM Aug 24 2016 00:23:00 Citibank Usa,  
Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City MO 64195  
11026780 +EDI: OPHSUBSID.COM Aug 24 2016 00:23:00 Candica, L.L.C., c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
10831923 +EDI: CAPONEAUTO.COM Aug 24 2016 00:23:00 Capital One Auto Finance, 3905 N Dallas Pkwy,  
Plano TX 75093-7892  
10831924 +EDI: CHASE.COM Aug 24 2016 00:23:00 Chase, Po Box 15298, Wilmington DE 19850-5298  
10943485 EDI: CHASE.COM Aug 24 2016 00:23:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
10831928 +E-mail/Text: defaultspecialty.us@bbva.com Aug 24 2016 00:50:56 Compass Bank,  
Attn: Bankruptcy, Po Box 10566, Birmingham AL 35296-0001  
10831930 +EDI: DISCOVER.COM Aug 24 2016 00:23:00 Discover Fin, Attention: Bankruptcy Department,  
Po Box 3025, New Albany OH 43054-3025  
10831932 EDI: IRS.COM Aug 24 2016 00:23:00 Internal Revenue Service, PO BOX 21126,  
Philadelphia PA 19114  
10831933 +EDI: CBSKOHLS.COM Aug 24 2016 00:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls WI 53051-7096  
10831934 E-mail/Text: camanagement@mtb.com Aug 24 2016 00:50:34 M & T Bank, Attn: Bankruptcy,  
1100 Wehrle Dr 2nd Floor, Williamsville NY 14221  
10831937 +EDI: SEARS.COM Aug 24 2016 00:23:00 Sears/cbna, Po Box 6189, Sioux Falls SD 57117-6189  
10831939 +EDI: WTRRNBNBANK.COM Aug 24 2016 00:23:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis MN 55440-9475  
10831940 +EDI: WFFC.COM Aug 24 2016 00:23:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,  
Des Moines IA 50328-0001

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr ARIZONA FEDERAL CREDIT UNION  
10831927 ##+Collection Service Bureau, 2901 N. 78th St., Scottsdale AZ 85251-6547

TOTALS: 1, \* 0, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Case 2:11-bk-27750-SHG Doc 44 Filed 08/23/16 Entered 08/25/16 22:11:44 Desc  
Imaged Certificate of Notice Page 1 of 4

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2016 at the address(es) listed below:

BRADLEY DAVID PACK on behalf of Defendant ARIZONA FEDERAL CREDIT UNION bdp@eblawyers.com, eag@eblawyers.com;bjc@eblawyers.com  
DENNIS RAYMOND RICCIO on behalf of Plaintiff TRACI L. BROWN dennis@dennisricciolaw.com, dennisriccioecfmanager@gmail.com  
EDWARD J. MANEY courtecf@maney13trustee.com  
U.S. TRUSTEE USTPRRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

**Information to identify the case:**

Debtor 1 **TRACI L. BROWN**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **District of Arizona**  
Case number: **2:11-bk-27750-SHG**

Social Security number or ITIN **xxx-xx-7069**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

TRACI L. BROWN

8/23/16

**By the court:**

**Scott H. Gan**  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**